

## Issue 106: INSIDER'S EDGE: Federal Poverty Levels for 2015

Welcome back, Insiders. Miss me? After a bit of a hiatus, Medicaid Marge is back! This week's topic: 2015 Federal Poverty Levels (FPLs).

Maryland Health Connection and CARES have been updated to include the FPLs for 2015. While 2015 FPLs must be used for determining Medicaid eligibility, these changes will *not* impact applications for qualified health plan (QHP) coverage. This means that individuals who experience a qualifying life event and are eligible for a [special enrollment period](#) to apply for a QHP will continue to be assessed using the [2014 FPLs](#) until the next open enrollment period begins on November 1, 2015.

Here's a snapshot of what the [new annual income guidelines](#) look like:

If your household size is this:	You may be eligible for Medicaid if your income* is less than:	You may be eligible for reduced premiums and/or lower insurance costs if your income is less than:	
		For Plans in 2015 (400% of 2014 FPL)	For Plans in 2016 (400% of 2015 FPL)
1	\$16,243	\$46,680	\$47,080
2	\$21,983	\$62,920	\$63,720
3	\$27,724	\$79,160	\$80,360
4	\$33,465	\$95,400	\$97,000
5	\$39,206	\$111,640	\$113,640
6	\$44,947	\$127,880	\$130,280
7	\$50,687	\$144,120	\$146,920
8	\$56,428	\$160,360	\$163,560

\*Income eligibility levels for children and pregnant women are higher.

Annual income eligibility levels for children and pregnant women have also been [updated](#):

Number of People in the Family	Families	Children (MCHP)	Children (MCHP Premium**)		Pregnant Woman
1	\$16,243	\$24,834	\$31,072	\$37,899	N/A
2	\$21,983	\$33,612	\$42,055	\$51,294	\$42,055
3	\$27,724	\$42,389	\$53,037	\$64,689	\$53,037
4	\$33,465	\$51,167	\$64,020	\$78,085	\$64,020
5	\$39,206	\$59,945	\$75,002	\$91,480	\$75,002
6	\$44,947	\$68,722	\$85,984	\$104,875	\$85,984
Each person add	\$5,740	\$8,777	\$10,982	\$13,395	\$10,982
You Pay	\$0	\$0	\$53	\$66	\$

\*\*Premium cost is per family/household each month.

See you next week. Questions? Send them to [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).